

**Fill in this information to identify the case:**

Debtor 1 Damon Kristian Skiles  
Debtor 2 Suzanne Marie Skiles  
(Spouse, if filing) aka Suzanne Marie Brom  
United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)  
Case number 11-20875-JAD

**Form 4100R**

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: Fifth Third Bank Court claim no. (if known): 3  
Last 4 digits of any number you use to identify the debtor's account: 0804  
Property address: 1131 Vista Hill Rd  
Number Street  
Canonsburg, Pennsylvania 15317  
City State ZIP Code

**Part 2: Prepetition Default Payments**

*Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

*Check one*

- ☒ Creditor states that the debtor(s) are current with all postpetition payment consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/25/2016  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. Total. Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /  
MM / DD / YYYY

Debtor I

Case number (if known)

First Name

Middle Name

Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

*Check the appropriate box::*

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies

**x** /s/ **Craig A. Edelman**

Date **11/02/2016**

Signature

Print

**Craig A. Edelman**

First Name

Middle Name

Last Name

Title

Authorized Agent for Fifth Third Bank

Company

Buckley Madole, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

P. O. Box 9013

Number

Street

Addison, TX 75001

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@buckleymadole.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before November 2nd, 2016 via electronic notice unless otherwise stated:

**Debtor**

Damon Kristian Skiles  
1131 Vista Hill Road  
Canonsburg, Pennsylvania 15317

**Co-Debtor**

Suzanne Marie Skiles  
1131 Vista Hill Road  
Canonsburg Pennsylvania 15317

**Debtors' Attorney**

David A. Colecchia  
Law Care  
324 South Maple Avenue  
Greensburg, PA 15601-3219

**Chapter 13 Trustee**

Ronda J. Winnecour  
Suite 3250, USX Tower, 600 Grant Street  
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ **Craig A. Edelman**

---